

**Amendments To Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (currently amended) A method for a client to authorize an automated clearing house (ACH) transaction via the world wide web, the method comprising the steps of:

~~prompting the client to enter~~ receiving authentication credentials to access an online web interface to a financial provider network, ~~wherein the financial provider network comprises a second account which is an investment account of the client that is supplemented with funds from the ACH transaction;~~

~~allowing the client to access the online web interface when the authentication credentials are verified, wherein the online web interface enables the client to define~~ receiving ACH transaction parameters, after verification of the authentication credentials, including whether the ACH transaction from a first account to the second account is at least one of one-time, recurring, and scheduled;

receiving an ACH authorization to issue an ACH credit to the second account;  
storing the ACH transaction parameters in a database;  
determining a balance change condition in a the second account;  
invoking the authorized ACH transaction based upon the determination of the balance change condition associated with the second account;

creating an ACH entry based on the ACH authorization;  
executing the authorized ACH transaction based on the ACH transaction parameters; and,

providing the ACH entry to an Originating Depository Financial Institution,  
wherein the ACH entry is sent to an ACH Operator and passed to a Receiving Depository Financial Institution (RDFI) causing the RDFI to debit the first account and credit the second account.

and,  
~~wherein the authorized ACH transaction debits a first account and credits the second account.~~

2. (previously presented) The method of claim 1, further comprising the steps of:  
modifying the ACH transaction parameters to create modified ACH transaction  
parameters;

storing the modified ACH transaction parameters in a database; and  
providing notice of an executed ACH transaction.

3. (previously presented) The method of claim 2, further comprising the step of  
providing access to the ACH transaction parameters and ACH transactions history.

Claim 4 (canceled)

5. (previously presented) The method of claim 3, wherein the ACH transaction is an  
ACH-in transaction that electronically transfers client funds from a client account at a third party  
financial institution to a client account at a financial service provider.

6. (previously presented) The method of claim 5, wherein the ACH transaction  
parameters comprise:

a routing number for a client third party financial institution,

a client account number at the client third party financial institution and financial  
service provider; and,

an amount of funds to be transferred between a client account in the client third  
party financial institution and a client account at the financial service provider.

7. (currently amended) A method for authorizing an automated clearing house  
(ACH) transaction, the method comprising the steps of:

~~prompting a client to enter~~ entering authentication credentials to access an online  
web interface to a financial provider network, wherein the financial provider network comprises  
a second account which is an investment account of the client that is supplemented with funds  
from the ACH transaction;

~~allowing the client to access~~ accessing the online web interface when the  
authentication credentials are verified, ~~wherein the online web interface enables the client to~~  
~~define~~

defining ACH transaction parameters including whether the ACH transaction from a first account to the second account is at least one of one-time, recurring, and scheduled;  
sending an ACH authorization for the financial provider network to issue an ACH credit to the second account upon determining a balance change condition in a the second account, wherein invoking the authorized ACH transaction is invoked based upon the determination of the balance change condition associated with the second account, and wherein an ACH entry is created based on the ACH authorization and provided to an Originating Depository Financial Institution, wherein the ACH entry is sent to an ACH Operator and passed to a Receiving Depository Financial Institution (RDFI) causing the RDFI to debit the first account and credit the second account.

and,

~~automatically executing an authorized ACH transaction based on the ACH transaction parameters.~~

8. (currently amended) The method of claim 7, further comprising the steps of:  
~~notifying the client receiving notification of the executed ACH transaction; and,~~  
~~enabling modification of modifying the ACH transaction parameters; and~~  
~~storing and acknowledging the modified ACH transaction parameters.~~

9. (previously presented) The method of claim 8, wherein the access to the online web interface is via a computer having a web browser application.

Claim 10 (canceled)

11. (previously presented) The method of claim 8, wherein the ACH transaction is an ACH-in transaction.

12. (previously presented) The method of claim 8, wherein the inputted ACH transaction parameters include information selected from the group comprising:

a routing number for a third party financial institution;  
an account number at a third party financial institution; and,  
an amount of funds to be transferred.

13. (currently amended) A method for a client to individually set-up and authorize an automated clearing house (ACH) in transaction, the method comprising the steps of:

providing an online web interface on a financial services provider network to enable the client to define ACH-in transaction parameters including whether the ACH-in transaction from a first account to a second account is at least one of one-time, recurring, and scheduled, wherein the financial services provider network comprises the second account which is an investment account of the client that is supplemented with funds from the ACH transaction;

allowing the client to securely access the online web interface via a client computer having a web browser application;

storing and acknowledging the ACH-in transaction parameters;

receiving an ACH authorization to issue an ACH credit to the second account;

determining a balance change condition in a second account;

invoking the authorized ACH transaction based upon the determination of the balance change condition associated with the second account;

creating an ACH entry based upon the ACH authorization;

automatically executing an authorized ACH-in transaction based on the ACH-in transaction parameters ~~to electronically transfer client funds from a client account at a third party financial institution to a client account at the financial services provider;~~

providing the ACH entry to an Originating Depository Financial Institution, wherein the ACH entry is sent to an ACH Operator and passed to a Receiving Depository Financial Institution (RDFI) causing the RDFI to debit the first account and credit the second account;

notifying the client of the completed ACH-in transaction; and

enabling the client to modify the ACH-in transaction parameters.

14. (previously presented) The method of claim 13, further comprising the step of storing and acknowledging the modified ACH-in transaction parameters.

Claim 15 (canceled)

16. (previously presented) The method of claim 14, wherein the ACH-in transaction parameters comprises:

a routing number for a client third party financial institution,  
a client account number at the client third party financial institution and financial  
service provider; and,  
an amount of funds to be transferred between a client account in the client third  
party financial institution and a client account at the financial service provider.